



2019 Ethics #1 – 3 Hour Combo Courses

FREE Member Benefit Seminar for all IIABAZ members.

The first hour from 9:00 -10:00 A.M. is a course called **Ethics – Straight Talk**. In today's business world of communication and marketing, it is sometimes easy to over promise or exaggerate on a website or other marketing pieces. This "Straight Talk" seminar examines the ethics of over promising in the marketing of services and policies for an agent/agency. We will focus specifically on Websites during this sixty-minute seminar reviewing how (what appear to be) innocent statements could be misleading to the consumer. This seminar will also be helpful to agents that review the websites/marketing material for their clients to spot "over promising".

The final two hours from 10:00 A.M. to 12:00 PM is called **Commercial Insurance – Here's Your Library Card**. So many times, as an insurance agent, we are faced with questions of the right thing to do. In this session, we will go through examples of ethical dilemmas and how to find the resources to get answers. Sometimes it is being aware when the agent is facing an Ethical dilemma (to know what you don't know). Next is knowing where to find the resources. We will be looking at the core of getting into a problem sometimes found in policies that are not ISO (the standard of policy forms) as well as endorsements that can drastically change the course of a well-known policy.

NOTE: Unless you are exempt from CE, you are required to take 6 hours of Ethics CE in order to renew your Arizona insurance license every four years. Please be sure keep track of your Ethics credits and be sure you are not duplicating any seminars. This entire program is brand new, and has never been offered in Yuma before.

INSTRUCTOR: Joni Fairbrother, CIC, RPLU

DATE AND TIME: February 13, 2019 from 9:00 AM – 12:00 PM

COST: **FREE** to all IIAB of Arizona members (see below)
\$100.00 for all Non-IIABAZ Members

LOCATION: Hilton Garden Inn Yuma (928) 783-1500
310 North Madison Avenue
Yuma, AZ 85364

*Pending approval for 3
hours of Arizona
Continuing Education
Credit.*

Mr. Ms. Mrs.
National Producer Registry (NPN) #: _____
Preferred Name for Badge: _____

First Name: _____ M.I. _____ Last Name: _____

Are you taking this seminar for C.E. credit?
 YES NO
Designations: _____
Date of Birth: _____

Agency/Company: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: (_____) _____ Fax: (_____) _____

E-Mail Address: _____

FREE MEMBER BENEFIT SEMINAR REGISTRATION POLICY: TO DISCOURAGE NO-SHOWS, MANDATORY POLICY FOR ALL ETHICS SEMINAR REGISTRANTS: ALL REGISTRANTS MUST PROVIDE THEIR CREDIT CARD INFORMATION. If you are a member and you register and attend, your credit card will NOT be charged at all. If you are a late cancel or are a no-show to class, there will be a charge. Please read the full cancellation policy below for further explanation. **Please initial here _____ stating you understand the registration and cancellation policy.** We cannot add you to the roster if you send us an incomplete registration form.

PLEASE EMAIL THIS COMPLETED FORM TO HUNTER RACKHAM at hunter@iiabaz.com or fax to (602) 468-1392.

Method of Payment: Check: made payable to ITEC Receipt? YES NO

IIABAZ Member – FREE Credit Card:

Non-IIABAZ Member – \$100.00 VISA MASTERCARD AMEX Credit Card Security Code: _____

Card Number: _____ - _____ - _____ - _____ Expiration Date: _____ / _____

Cardholder's Name: _____ Cardholder's Signature: _____

↑ Please Print! ↑

Credit card billing address (with zip code): _____

↑ Same address as above? - Please circle YES or NO↑

CANCELLATION POLICY: For members: If you enroll and then cancel and do not send someone in your place within the seven (7) business days prior to the seminar, IIABAZ will charge your credit card \$100. If you are a no-show, IIABAZ will charge your credit card \$100. **For non-members:** Full refund if written notification is received seven (7) business days prior to the seminar. Cancellations received after that date will incur a \$100 non-transferable fee. No shows forfeit full registration fees. ITEC reserves the right to cancel or reschedule this event.